

Sapphire Maternity Plans



SAPPHIRE MATERNITY PLAN

Benefits	Sapphire Maternity Standard	Sapphire Maternity Plus
Registration	√	√
Consultations		
G.P1	√	√
Obstetric1	√	√
6-week Post-natal Check2	√	√
Telemedicine	Unlimited 24x7	Unlimited 24x7
Laboratory & Diagnostic services1	√	√
Supply of Drugs & Medication1	√	√
Delivery Services		
Spontaneous Vaginal Delivery	√	√
Spontaneous Vaginal Delivery (Twin) 3	√	√
Caesarean Delivery	-	√
Caesarean Delivery (Twin) 3	-	√
Episiotomy Repair	√	-
Evacuation	√	√
Blood Transfusion	-	√ (Limited to One Pint Only)
Accommodation including Feeding4	Private Ward (5 Days/Annum)	Private Ward (7 Days/Annum)
Baby Care5	√	√

BABY CARE BENEFITS

COVERED BENEFITS

Region of Cover	Nigeria
Hospital Category	Hospital of Birth
Inpatient Limit (₦)	850,000
Accidents & Emergencies: Resuscitative or lifesaving initial treatment	√ (Up to Inpatient Limit)
Accommodation with accompanying Carer (including feeding)	General Ward (10 Days/Annum)
Inpatient medication, medical & surgical consumables	√ (Up to Inpatient Limit)
Neonatal Care Services (Treatment of mild or moderate neonatal sepsis, Phototherapy, Incubator Care and Special Care Baby Unit)	₦150,000
Outpatient Limit(₦)	300,000
Consultations	
General Consultations (Initial and Follow-up)	√ (Up to Outpatient Limit)
Paediatric Consultations (Initial and Follow-up)	√ (Up to Outpatient Limit)
Telemedicine	Unlimited 24/7
Medications	
Outpatient Prescription Medicines	₦50,000
Tests & Investigations	
X-Rays and Basic Diagnostic Tests	√ (Up to Outpatient Limit)
Laboratory tests (WHO list of essential in-vitro diagnostics)	√ (Up to Outpatient Limit)
Neonatal Care	
Neonatal Care Services (Male circumcision, Ear piercing)	√ (Up to Outpatient Limit)
Immunizations	
NPI Immunizations	BCG, Measles, DPT, Oral polio, IPV, Vitamin A supplementation, Pentavalent vaccine
Additional Immunizations	Hepatitis A, Hepatitis B, Hib, Chicken Pox, MMR, Pneumococcal, Rotavirus, Meningitis, Yellow Fever, Typhoid Fever

TELEHEALTH BENEFITS

Annual coverage limit	\$643.50 (₦370,000)
REGION OF COVER	Africa + UAE + Asia + UK + US
Local consultation with General Practitioner or Follow-Up (Including 2nd opinions and diagnosis, prescriptions/ lab test/imaging test reviews)	Capped at 4 consultations per quarter
Foreign consultation with General Practitioner or Follow-Up (Including 2nd opinions and diagnosis, prescriptions/ lab test/imaging test reviews)	Cover up to 50% per visit
Local Specialist Consultations or Follow-Up (Including 2nd opinions and diagnosis)	Capped at 2 consultations per quarter
Foreign Specialist Consultations and Follow-Up (Including 2nd opinions and diagnosis, prescriptions/ lab test/imaging test reviews)	Cover up to 30% per visit
Free Breast Examination (Mammogram) at partner labs	Capped at 1 screening per annum
Free Pap smear (test for cervical cancer in women) at partner labs	Capped at 1 screening per annum
One Free Annual Consultation with a local Gynecologist	Covered
Local consultation with Pediatric Specialist	Capped at 1 consultation per quarter and a follow-up
Foreign consultation with Pediatric Specialist	Cover up to 50% per visit
Psychiatry sessions including medication (local and foreign teleconsultations)	10% discount off each teleconsultation session
Annual Postrate Cancer Screening at partner labs	Covered
Schedule laboratory tests (health screening) & X-Rays at partner labs	Annual coverage of up to \$52.17 (₦30,000)
Advanced investigations (including discounted MRI, CT Scans, PET Scans at partner imaging centers)	Covered up to \$70 (₦40,000) per annum
"Molecular Diagnostics (including discounted COVID-19 Testing at partner labs)"	Out of pocket
Post-procedure care cordination abroad	Not covered
Order Prescription Medicines (pick up at partner pharmacy closest to you/request delivery)	Get 10% discount (Covered up to \$52.17 (₦30,000) per annum
Coordination and matching to care facilities abroad for elective & non-elective procedures (including Visa, Travel & Logistics, clinical liaison, billing and other concierge support)	Not covered
Personalized Access Portal	Covered
Personalized Message a provider feature	Covered
Digital access to electronic medical record (EMR)	Covered
Health education and resource access	Covered
Wellness Benefits (discounts apply when you visit any of our partner wellness facilities/centers)	10% Discount off teleconsultation sessions

NOTE:

1. Services will vary based on the Antenatal Care Package at Selected Provider
2. Only Postnatal Consultation covered at the 6-week check
3. Refer to Pricing Table for Premiums.

4. After Delivery, Subject to availability at the Provider
5. Cover for Baby in its first year of Life. Please see more details below"

A. INTRODUCTION

Sapphire Maternity Plan is an access-to-care package tailored for expecting mothers. This plan provides affordable maternity cover from antenatal to delivery and baby care in its first year of life. The Mother is allowed to choose from our hospital network standard and well-equipped hospital to serve as a primary healthcare provider during the period of antenatal. Specific terms and conditions apply.

Premium is payable once in advance and will vary based on the selected hospital as well as the level of cover.

B: COVERED SERVICES (See above)

C. EXCLUSIONS

The following are excluded from the Sapphire Maternity Plan:

1. Cervical Cerclage
2. Epidural Services
3. Management of Complications during pregnancy and delivery including but not limited to hypertension, diabetes, abnormal bleeding during pregnancy not covered by the ante-natal package
4. Antenatal care outside the enrollee's selected hospital

5. Routine inpatient and outpatient treatment including but not limited to other specialist consultations, the supply of medication, investigations other than what is covered under the Antenatal care at the preferred provider.
6. Family Planning services
7. Any other treatment, service, procedure, or investigation not listed in the schedule of covered medical services.

D: NOTE

1. There will be a waiting period of 7 days after registration. Plan purchased becomes active 7 days after the purchase date.

2. Change of Provider:

- a. The enrollee is not allowed to change providers for Ante-natal Care after being checked in at the selected Provider
- b. Where enrollee decides to change providers for delivery after Antenatal Care has commenced, we will only pay for the delivery costs and subsequent postnatal and baby care costs and will not be liable to pay for any other antenatal care at the new provider

3. Upgrades:

- a. Where a twin delivery is expected the enrollee will pay a top-up to upgrade the plan to twin delivery (in line with the upgrade terms and conditions). Otherwise, we will only pay for one delivery and the enrollee pays the difference at the hospital.
- b. The enrollee is allowed to upgrade her plan at the latest One month to her delivery date. After that, no upgrade is allowed
- c. An enrollee who pays for Normal Vaginal Delivery will not be able to top up later than 30 days to delivery date at the hospital even in an emergency

4. Refunds

The Sapphire Maternity Plan is non-refundable except in the following 2 circumstances;

- a. The enrollee is entitled to a refund of 40% of the premium paid in the event that delivery happens at another provider on an emergency basis. All other benefits still apply
- b. The enrollee is entitled to a refund of 30% of the premium paid in the event of Vaginal Delivery where the Sapphire Maternity Plus Plan has been purchased.

5. Miscarriages and Still-Births

- a. Where a miscarriage occurs and the enrollee requires an evacuation, this will be covered under the plan. The enrollee will only be entitled to a refund of 50% of the premium paid.
- b. Where a still-birth occurs, the enrollee will still be managed on the plan and eligible for post-natal care. The enrollee will not be entitled to any refund.

E. TELEHEALTH Notes:

1. Benefits are restricted to outpatient services only. These are any service or treatment that doesn't require hospitalisation. And any appointment at a facility outside the hospital.
2. Free chat access available for medical emergencies and routine medical information.
3. Access loans to purchase medication, pay for your surgical procedures and cater to your well being within 24-48 hours. Pay back monthly at very low interest rates. Apply here
<https://diagnostar.com/services/?healthcare-financing-solutions>
4. Health screening includes Physical, BP, HIV, Cholesterol, Blood Sugar, PCV, Urinalysis, aLFT, E/u/Cr, ECG, Pap Smear, Physical Breast Examination, Mammogram, PSA Test.

F. Wellness Benefits include:

- 1 Mental health sessions,
- 2 Gym Sessions & Fitness Classes/Trainings,
- 3 Yoga Classes & Instructions,
- 4 Nutrition Coaching including Diet Management & Healthy Meal Plans,
- 5 Health & Personal Care Trainings,
- 6 Weight Management Sessions,
- 7 Consultations with Nutritionists & Estheticians,
- 8 Chiropractic Sessions,
- 9 Spa Sessions (including deep tissue, full body massage & exfoliation),
- 10 Addiction Trainings (including Smoke Cessation Training), &
- 11 Alternative Medical Sessions (limited to Naturopathy)

G. TELEHEALTH EXCLUSIONS: The following are excluded from all plans

1. Advanced and complex investigations not stated in schedule of covered services
2. Other investigations and treatment for problems relating to infertility e.g. hydrotubation, hysterosalpingogram, I.V.F, G.I.F.T and artificial insemination
3. Virility enhancing drugs
4. Herbal drugs, non-prescription drugs, food supplements and experimental drugs and treatment
5. Other laboratory investigations not listed in the schedule of covered services
6. Dental care
7. Home care and domiciliary services
8. Joint replacements and prosthetic limbs
9. Long term psychiatric illness (Longer than 6 months)
10. Comprehensive health screening/well persons check outside the scope of the benefits covered by the health checks.
11. Pre – School Health examinations
12. Neonatal care and treatment for newborns
13. All Covid-19 Treatment
14. Speech disorders
15. Management of severe burns (Burns covering more than 10% body surface area)
16. Learning difficulties, behavioral and developmental problems
17. Consultations with unrecognized consultants, hospitals, family doctors, therapists, or complementary medicines practitioners
18. Any other treatment, service, procedure or investigation not listed in the schedule of covered medical services
19. Emergency services

F. EXCLUSION - BABY CARE BENEFITS

The following are excluded from the Baby Care benefits: -

1. All surgeries
2. Overseas treatment and Transplant surgery
3. Herbal drugs, non-prescription drugs, food supplements, and experimental drugs and treatment
4. Other laboratory investigations not listed in the schedule of covered services
5. Other immunizations not listed in the schedule of covered services
6. Neonatal care not listed under neonatal services
7. All Covid-19 testing and treatment
8. All treatments for Speech disorders
9. Room upgrades beyond that specified in the plan benefits
10. Treatments of Congenital Abnormalities
11. Management of severe burns (burns covering more than 10% body surface area)
12. Learning difficulties, behavioral and developmental problems
13. Consultations with unrecognized consultants, hospitals, family doctors, therapists, dental practitioners, or complementary medicines practitioners
14. Treatment of ailments or injuries arising from pandemics, epidemics, riots, civil unrest, and wars.
15. Any other treatment, service, procedure, or investigation not listed in the schedule of covered medical services.

NOTE

1. The benefit is only available in the baby's first year of life. Upon the expiration of the plan, the mother must be advised to purchase any of the other retail plans.
2. All benefits are subject to their respective sectional limits which are described as Inpatient Limit and Outpatient Limit. However, within the respective sectional limit, there are specific benefit limits as well. Consequently, if any specific benefit limit under the sectional limit is exhausted, the remaining limit in that section will only cover other benefits within the section apart from the one that the specific benefit limit has been exhausted."

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Plan Name	A	B	C	D	E
Sapphire Maternity Plus	₦348,270	₦393,315	₦438,360	₦573,450	₦663,473
Sapphire Maternity Plus Twin Delivery	₦438,360	₦483,414	₦573,405	₦663,473	₦708,540
Sapphire Maternity Standard	₦177,108	₦213,135	₦348,270	₦573,450	₦708,540
Sapphire Maternity Standard Twin Delivery	₦267,188	₦303,225	₦483,414	₦708,540	₦798,585

SAPPHIRE MATERNITY PLAN

Plan Name	F	G	H	I	J
Sapphire Maternity Plus	₦748,535	₦843,608	₦1,113,810	₦1,384,080	₦1,924,440
Sapphire Maternity Plus Twin Delivery	₦843,608	₦1,113,810	₦1,384,080	-	-
Sapphire Maternity Standard	₦798,585	₦1,113,810	-	-	-
Sapphire Maternity Standard Twin Delivery	₦1,113,810	₦1,654,215	-	-	-

S/N	Provider Name	State	City	Sapphire Maternity Standard	Sapphire Maternity Standard (Twin Delivery)	Sapphire Maternity Plus	Sapphire Maternity Plus (Twin Delivery)
1	Abbey Medical Centre	Lagos	Ajeromi-Ifelodun	A	A	C	-
2	Abitop Medical Centre	Osun	IfeEast	A	A	A	-
3	Agape Medical Centre	Lagos	Alimosho	A	A	B	-
4	All Souls Infirmiry Hospital	Lagos	Agege	A	A	C	-
5	Allied Surgery	Federal Capital Territory	Gwagwalada	B	B	C	-
6	Al-Sadiq Hospital	Lagos	Mile 12	A	A	A	-
7	Angel And Eagle Specialist Hospital	Ogun	AbeokutaSouth	A	B	C	-
8	Aniyun Hospital Ltd	Lagos	Shomolu	A	A	B	C
9	Arubah Family Medical Centre	Lagos	Ibeju/Lekki	D	-	F	-
10	Ave Maria Hospital Limited - Oniru	Lagos	Oniru	G	H	J	-
11	Barbinton Medical Centre Ketu	Lagos	Ketu	A	A	A	-
12	Beachland Specialist Hospital	Ogun	Ifo	A	A	A	-
13	Bee Hess Hospital	Lagos	Alimosho	A	A	B	-
14	Blue Cross Hospital	Lagos	Ikeja	A	A	B	C
15	Britannia Hospital	Lagos	Lekki	B	B	D	D
16	Broad Hospital	Lagos	Alimosho	A	A	B	-
17	C.Bennett Specialist Hospital	Rivers	Port-Harcourt	A	A	A	-
18	Capitol Hill Hospital	Delta	WarriNorth	A	A	B	-
19	CarePoint Clinic Egbeda Limited	Lagos	Alimosho	A	A	B	-
20	CarePoint Hospital Ojo Limited	Lagos	Ojo	A	A	A	-
21	City Hospital - Makurdi	Benue	Makurdi	A	A	A	-
22	County Hospital Ltd	Lagos	Ikeja	A	A	B	-
23	Crest Hospital	Lagos	Epe	A	A	A	-
24	Crystal Specialist Hospital	Lagos	Alimosho	A	A	B	C
25	Dara Medical Clinics	Federal Capital Territory	Abuja Municipal	A	A	A	-
26	Delta Crown Hospital & Maternity Home	Lagos	Kosofe	A	A	B	-
27	Deo-Newday Integrated Medical Services	Ondo	AkureSouth	A	A	A	-
28	Derabs Medical Centre	Lagos	Ikorodu	A	A	A	-
29	Divine Medical Centre	Lagos	LagosIsland	A	A	C	-
30	Edi International Hospital	Edo	Central	A	A	A	-
31	El-Dunamis Medical Centre	Lagos	Akesan	A	A	B	-

S/N	Provider Name	State	City	Sapphire Maternity Standard	Sapphire Maternity Standard (Twin Delivery)	Sapphire Maternity Plus	Sapphire Maternity Plus (Twin Delivery)
32	Emel Hospital	Lagos	Amuwo-Odofin	A	B	B	C
33	Emmanuel Medical Centre	Osun	Osogbo	A	A	A	-
34	Enwongo-Abasi Medical Centre	Akwa Ibom	Uyo	A	A	A	-
35	Faith Medical Centre	Edo	Central	A	A	A	-
36	Faith Mediplex Hospital	Federal Capital Territory	Abuja Municipal	A	A	A	-
37	Family And Friends Hospital Ltd	Lagos	Shomolu	A	A	C	C
38	Fertile Ground Hospital	Plateau	JosNorth	A	A	B	-
39	First U-Turn Hospital	Lagos	Abule - Egba	A	A	A	-
40	George's Memorial Medical Centre	Lagos	Ibeju/Lekki	F	F	H	H
41	Glad Tidings Medical Centre	Lagos	Alimosho	A	A	A	-
42	God's Knot Hospital	Oyo	IbadanCentral	A	A	A	-
43	Grace Cottage Hospital	Benue	Makurdi	A	A	A	-
44	Green Care Medical Consultants	Rivers	Port-Harcourt	B	B	B	-
45	Hamkad Hospital Nigeria Ltd.	Lagos	Abule-Egba	B	B	B	-
46	Harmony Hospital Limited - Kaduna	Kaduna	KadunaNorth	A	A	D	-
47	Hillstar Clinics Nig. Ltd	Lagos	Mushin	A	A	A	-
48	Holy Family Hospital & Maternity Home,Ltd	Lagos	Satelite-Town	A	A	A	-
49	Ibijola Medical Centre	Lagos	Agbara	A	A	B	-
50	Ikeja Medical Centre	Lagos	Ikeja	A	A	A	-
51	Isalu Hospital Limited	Lagos	Ikeja	B	B	C	B
52	Jefis Specialist Hospital Ltd	Lagos	Agege	A	A	B	-
53	Jethrone Hospital And Diagnostic Centre	Federal Capital Territory	Kubwa	A	A	A	-
54	Kendox Medical Centre	Rivers	Port Harcourt	A	A	A	-
55	Kings Care Hospital	Federal Capital Territory	Wuse	B	B	B	-
56	Kupa Medical Centre	Lagos	Oshodi-Isolo	A	A	B	-
57	Lad Medical Centre	Oyo	Ibadan	A	A	B	C
58	Lagoon Clinic, Victoria Island	Lagos	Victoria Island	F	F	H	H
59	Lagoon Hospital, Apapa	Lagos	Apapa	F	F	H	H
60	Lagoon Hospital, Ikeja	Lagos	Ikeja	F	F	H	H
61	Lagoon Hospital, Ikoyi	Lagos	Ikoyi	F	F	H	H
62	Leah Jada-Joseph Medical Centre	Federal Capital Territory	Gwagwalada	A	A	A	-

S/N	Provider Name	State	City	Sapphire Maternity Standard	Sapphire Maternity Standard (Twin Delivery)	Sapphire Maternity Plus	Sapphire Maternity Plus (Twin Delivery)
63	Leah Medical Centre Ltd	Kwara	IlorinWest	A	B	A	-
64	Lennox Hospital	Lagos	Ibeju/Lekki	A	A	B	C
65	Life Forte Specialist Hospital	Rivers	Port-Harcourt	A	A	A	-
66	Lifeshade Hospital And Medical Facilities Ltd	Lagos	Ikorodu	A	A	A	-
67	Lily Hospitals Benin	Edo	Central	B	B	B	C
68	Lily Hospitals Warri	Delta	WarriNorth	B	B	B	C
69	Livia Shammah Hospitals Limited	Nasarawa	Karu	A	B	A	-
70	Louismed Hospital	Lagos	Ibeju/Lekki	C	-	D	-
71	Medical City Hospital	Imo	Owerri-Municipal	A	A	A	-
72	Medicplus Hospitals	Ogun	Mowe	A	A	B	-
73	Med-In Specialist Hospital	Lagos	Ogudu	A	A	A	-
74	Mercy Group Clinics	Ogun	AbeokutaNorth	A	B	B	-
75	Mercy Thomas Oredugba Medical And Dental Centre	Lagos	Surulere	A	A	B	-
76	Meridian Hospitals	Rivers	Port-Harcourt	B	B	D	-
77	Micel Hospital	Lagos	Shomolu	A	A	A	-
78	Michael Cross Specialist Hospital	Federal Capital Territory	Karu	A	A	B	-
79	Mobonike T Medical Centre	Lagos	Agege	A	A	A	-
80	Modic Medical Centre	Edo	Benin	A	A	A	-
81	Motayo Hospital	Lagos	Ikeja	B	-	C	-
82	Mother and Child Hospital Ltd	Lagos	Ikeja	E	E	H	-
83	Muhammadu Buhari Police Hospital	Federal Capital Territory	Abuja Municipal	A	A	A	-
84	Nile Valley Mother And Child Hospital Ltd	Federal Capital Territory	Bwari	C	C	E	-
85	Nobel Standard Maternity Clinic Ltd	Federal Capital Territory	Abuja Municipal	A	A	A	-
86	Oak Hospitals	Lagos	Ikorodu	B	A	E	-
87	Oohbee Hospital	Lagos	Alimosho	A	A	B	-
88	Paelon Memorial Clinic - Victoria Island	Lagos	Eti-Osa	F	-	J	-
89	Pamo Clinics & Hospitals Ltd	Rivers	Port-Harcourt	B	-	B	-
90	Parkview Family Medicine Royal Hospital	Plateau	JosNorth	A	A	B	-
91	Patfare Clinic	Rivers	Port-Harcourt	A	A	A	-
92	Poly Hospital and Maternity Home	Kogi	Lokoja	A	A	A	-
93	Preston Hospital	Lagos	Ibeju/Lekki	A	A	B	-

S/N	Provider Name	State	City	Sapphire Maternity Standard	Sapphire Maternity Standard (Twin Delivery)	Sapphire Maternity Plus	Sapphire Maternity Plus (Twin Delivery)
94	Promise Medical Centre - DOPEMU	Lagos	Alimosho	A	A	B	-
95	Queens Specialist Hospital Ltd - Abuja	Federal Capital Territory	Abaji	A	A	A	-
96	Queensway Hospital	Lagos	Ibeju/Lekki	A	A	A	-
97	Redeemer'S Health Centre- Ibadan	Oyo	IbadanCentral	A	A	B	C
98	Regis And Reina Hospital Limited	Lagos	LagosMainland	C	C	F	F
99	R-Jolad Hospital Nig. Ltd	Lagos	Shomolu	A	B	B	-
100	Rubee Medical Centre Ltd	Lagos	Otta	A	A	B	-
101	Sage Clinic	Delta	WarriNorth	A	A	A	-
102	Sirona Hospital	Lagos	Amuwo-Odofin	A	A	A	-
103	Smith Medical Centre	Lagos	Surulere	B	B	D	-
104	Solid Rock Hospital	Lagos	Ojodu	A	B	B	C
105	Spring Rose Hospital	Rivers	Port-Harcourt	A	A	A	-
106	Springsworth Specialist Hospital	Lagos	Ibafo	A	A	A	-
107	St. Athanasius' Hospital,Ltd	Akwa Ibom	Uyo	A	A	B	-
108	St. Catherine's Specialist Hospital - Abuja	Federal Capital Territory	Abuja Municipal	A	A	B	-
109	St. Catherine's Specialist Hospital - Port Harcourt	Rivers	Port Harcourt	A	B	B	-
110	St. Edward Specialist Hospital & Cardiac Centre	Lagos	Ibeju/Lekki	A	A	B	-
111	St. Ives Specialist Hospital - Akowonjo Egbeda	Lagos	Alimosho	B	B	C	-
112	St. Ives Specialist Hospital - Ikeja	Lagos	Ikeja	D	-	H	-
113	St. Ives Specialist Hospital - Ikoyi	Lagos	Eti-Osa	D	-	H	-
114	St. Margt Clinical Services	Rivers	Port-Harcourt	A	A	A	-
115	St. Martins Hospital	Rivers	Port Harcourt	B	B	C	-
116	St. Mary's Specialist Hospital, Ojodu	Lagos	Ojodu/ Berger	A	A	B	-
117	Sterling Specialist Clinic	Rivers	Port-Harcourt	B	B	A	-
118	Success Life Specialist Clinic	Delta	Port Harcourt	A	A	A	-
119	Tobi Medical Centre Ltd	Oyo	Ibadan	A	A	A	-
120	Tola Crescent Medical Centre	Lagos	Shomolu	A	A	A	-
121	Uwakmfon Specialist Clinics	Akwa Ibom	Uyo	A	A	A	-
122	Vine Branch Medical Centre	Oyo	Ibadan	A	A	A	-
123	West End Hospital And Diagnostic Centre	Delta	WarriNorth	A	B	B	-
124	Zenith Life Specialist Hospital	Plateau	Jos South	A	A	A	-

Please note that the list is subject to change as more providers are onboarded